Certificate Number: 16339-PAE-DE-038083420

Bankruptcy Case Number: 23-13673



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>January 9, 2024</u>, at <u>2:26</u> o'clock <u>PM EST</u>, <u>Michelle L. Anger</u> completed a course on personal financial management given <u>by internet</u> by <u>Second Bankruptcy Course</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: January 9, 2024 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>